

ENROLLMENT & DECISION MAKING TIPS FOR CONSUMERS



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ENROLLMENT GUIDANCE

*Be informed about your
current health care plan's
drug coverage*




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*Make a **list** of your current
drugs*




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Collect information about the Medicare Drug Plans available in your area



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Compare plans, based on cost, coverage and convenience



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Talk with your physician & pharmacist



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*Use **resources** to make an
informed decision*




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Enroll in a plan....

- *by Dec 31, 2005 – for drug coverage that begins Jan 1, 2006*
- *by May 15, 2006 – to avoid possible penalties*



Enrollment Assistance – A Four Step Process

- Step 1: Ask Questions
- Step 2: Explain the options and decisions to be made by the beneficiary
- Step 3: Explain how to compare plans
- Step 4: Assist with enrollment

Step 1: Ask Questions

- Current coverage
 - No prescription drug coverage
 - Employer/Union coverage
 - Medicare and Medicaid
 - Medicare Advantage Plan/Medicare Health Plan
 - Medigap Policy with Prescription Drug Coverage

Step 1, continued

- Prescription drugs being taken
- Pharmacy preferences
- Income and resources
 - Another opportunity to assist with the extra help application
 - www.socialsecurity.gov

Step 2: Explain the options and decisions to be made

- Based on answers to questions – explain
 - If there is current insurance, is it at least as good as that offered by Medicare?
 - A Medicare Advantage or other Medicare Health Plan with drug coverage may be an option

Step 3: Explain How to Compare Plans

- Coverage
- Cost
- Convenience
- Peace of Mind
- Identify plans that meet beneficiaries criteria

Step 3, continued

- Those assisting with comparison of plans:
 - SHOULD NOT make recommendations about specific plans
 - MUST clearly step back and allow beneficiary to make independent decisions
 - If do not have enough background information or are unable to make final decision – STOP the process
 - Inform of what additional information he/she needs to obtain to finish the process

Step 4: Assist with enrollment into the Plan

- If beneficiary chooses plan, assist with enrollment into the selected plan
 - Assist with filling out plan enrollment form
 - Explain where to go for assistance

How does a beneficiary enroll?

- Beneficiary has selected the plan that best meets their needs. There are 3 ways to enroll in a plan:
 - 1. Enroll directly with the plan sponsor
 - Plan website
 - www.medicare.gov
 - 2. Telephone
 - 3. Paper form
 - Mail or fax to plan sponsor

Premium Payment

- Directly deducted from Social Security check
- Directly debited from designated account
- Monthly coupon booklet payment

Changing Plans

- Opportunity to change plans between November 15 – December 31 of every year
 - Could change plans several times
 - Exception – Nursing Homes (can change plans anytime throughout the year)
- Beneficiary can always cancel an enrollment prior to its effective date
- Last complete enrollment request received is the one that will be effective

Stand-Alone PDP Coverage

- 17 organizations will offer stand alone plans throughout the region
 - 41 plans
- Monthly premium varies between plans
 - Depends on type & level of coverage
 - Premiums vary from \$1.87 - \$99.90/month
- To access the listing:
 - www.medicare.gov
 - Landscape feature

Nebraska Medicare Advantage Prescription Drug Plans

- 5 Organizations will offer Medicare Advantage plans
- To access the listing
 - www.medicare.gov
 - Landscape feature

National Plans

- 10 National Plans available
 - Snowbirds
 - Premium may be higher but guaranteed coverage through entire US
